

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Nestor A. Tigreros
Megan Tigreros
DebtorsCase No. 15-14666-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 18

Date Rcvd: Sep 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2020.

db/jdb +Nestor A. Tigreros, Megan Tigreros, 3422 Kirkwood Road, Philadelphia, PA 19114-3607
 13636223 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13582178 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
 13583893 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 13821984 +Nationstar Mortgage LLC, Attention: Non-payments, PO Box 619094, Dallas TX 75261-9094
 13580852 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila pa 19122-2898, Attn: Bankruptcy Dept 3F
 13597290 +Police and Fire Federal Credit and Union, 901 Arch Street, Phila., Pa. 19107-2495
 13582714 #+Robert N. Braverman, Esquire, Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite #333, Cherry Hill, NJ 08034-1910

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 26 2020 04:18:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 26 2020 04:17:48 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 26 2020 04:18:17 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13555707 EDI: CAPITALONE.COM Sep 26 2020 07:53:00 Capital One Bank USA, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 13616862 EDI: BL-BECKET.COM Sep 26 2020 08:03:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13625903 +EDI: CRFRSTNA.COM Sep 26 2020 07:53:00 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 13838753 EDI: ECMC.COM Sep 26 2020 08:03:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 13629566 EDI: PRA.COM Sep 26 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13622570 +E-mail/Text: bncmail@w-legal.com Sep 26 2020 04:18:12 TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13612044 EDI: eCAST.COM Sep 26 2020 07:53:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 13612045* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2020 at the address(es) listed below:

ANNE M. AARONSON on behalf of Defendant Police & Fire Federal Credit Union
 aaronson@dilworthlaw.com,
 mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOSHUA I. GOLDMAN on behalf of Creditor MidFirst Bank Josh.Goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com
KARINA VELTER on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
KIMBERLY A. BONNER on behalf of Creditor Nationstar Mortgage LLC kab@jsdc.com, jnr@jsdc.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
ROBERT NEIL BRAVERMAN on behalf of Joint Debtor Megan Tigreros rbraverman@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; tcuccuini@mcdowelllegal.com; cgetz@mcdowelllegal.com; lwood@mcdowelllegal.com; kbrocious@mcdowelllegal.com; bravermanrr62202@notify.bestcase.com
ROBERT NEIL BRAVERMAN on behalf of Plaintiff Megan Tigreros rbraverman@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; tcuccuini@mcdowelllegal.com; cgetz@mcdowelllegal.com; lwood@mcdowelllegal.com; kbrocious@mcdowelllegal.com; bravermanrr62202@notify.bestcase.com
ROBERT NEIL BRAVERMAN on behalf of Plaintiff Nestor A. Tigreros rbraverman@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; tcuccuini@mcdowelllegal.com; cgetz@mcdowelllegal.com; lwood@mcdowelllegal.com; kbrocious@mcdowelllegal.com; bravermanrr62202@notify.bestcase.com
ROBERT NEIL BRAVERMAN on behalf of Debtor Nestor A. Tigreros rbraverman@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; tcuccuini@mcdowelllegal.com; cgetz@mcdowelllegal.com; lwood@mcdowelllegal.com; kbrocious@mcdowelllegal.com; bravermanrr62202@notify.bestcase.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Nestor A. Tigreros**
First Name Middle Name Last Name

Debtor 2 **Megan Tigreros**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **15-14666-amc**

Social Security number or ITIN **xxx-xx-6107**

EIN **-----**

Social Security number or ITIN **xxx-xx-3150**

EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nestor A. Tigreros

Megan Tigreros

9/24/20

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.